



Municipal Fire and Police Retirement System (411)

The Municipal Fire and Police Retirement System is governed by Iowa Code chapter [411](#). In 1990, the General Assembly enacted legislation to consolidate the local fire and police retirement systems that existed in 49 cities. Effective July 1, 1992, the 87 local fire and police retirement systems were consolidated into a single Statewide System commonly referred to as the 411 System.

The 411 System is governed by a nine-member Board of Trustees and four legislative members as required in Iowa Code section [411.36](#). The voting members of the Board include two fire and two police representatives, four city representatives, and a private citizen.

Membership in the 411 System includes fire fighters and police officers appointed under the civil service law from a city with a population greater than 8,000 prior to the 1990 Census. Cities with a population of less than 8,000 at the time of the 1990 Census are allowed to participate in the Iowa Public Employees' Retirement System (IPERS).

Contributions are made for member service by both the member and employer based on the compensation of the employee as established by statute. Members of the 411 System do not contribute to Social Security. The current maximum income replacement level for a retiree is 82.0% of regular salary.

Membership Statistics

The 411 System covers approximately 3,885 active members with an average age of 41.0, an average of 13.7 years of service, and an average salary of \$68,537. There are also approximately 2,775 retired members and beneficiaries, 1,121 disabled members, and 321 vested, terminated members. The average age of a retired member is 59.3 and the average annual benefit is \$35,671.

Actuarial Valuation Factors

As of June 30, 2014, the 411 System had an actuarial accrued liability of \$2,641.0 million and an actuarial value of assets of \$2,054.8 million. The unfunded actuarial liability for the Fund was reported at \$586.1 million and the 2014 funded ratio was 77.81%. For FY 2016, the employer contribution rate is 27.77% and the employee contribution rate is 9.40%. This is a decrease of 2.64% in the employer contribution rate compared to the prior year.

Related Statute

Iowa Code chapter [411](#)

More Information

Iowa General Assembly: <https://www.legis.iowa.gov/>

Municipal Fire and Police Retirement System: <http://www.mfprsi.org>

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